

ABSTRACT

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The present invention describes a docking module for a cellular telephone which allows the cellular telephone and docking module to function as a secure point-of-sale system to accept payment via credit card, debit card, ATM card, stored value
5 (Gift) card, phone card, as either magnetic swipe cards or IC cards, for sales or service transactions, as well as activate or recharge phone cards, activate or recharge stored value (Gift) cards, and activate or recharge IC cards. The secure point-of-sale system will also perform check validation sequences that will allow checks to be safely accepted for sales and service transactions. The docking module includes a docking
10 module control assembly with a microprocessor that controls a magnetic credit card reader, an IC card reader/writer, a thermal docket printer, a multifunction security access module (SAM) and battery. The docking module control assembly mates with an existing cellular telephone and battery, and allows the cellular telephone and docking module combination to become a fully functional mobile secure point-of-sale
15 system. The docking module control assembly, when activated, will cause the cellular telephone to dial a registration computer for approval utilizing the local cellular network and countrywide public switching telecommunications network (PSTN). The registration computer will validate the transaction with the appropriate bank or card issuing body, and a response will be sent via the return path advising whether the
20 transaction has been accepted or denied. The resultant mobile secure point-of-sale system will now meet the security requirements of banks and financial institutions worldwide. By disconnecting the cellular telephone from the docking module, the cellular telephone reverts to its normal functions.